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 UNITED STATES BANKRUPTCY COURT  
 DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

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 Attorney for Debtor

In Re:  
 John S. Agugliaro

Case No.: 21-18456  
 Judge: Gravelle  
 Chapter: 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION**

The debtor in this case opposes the following (**choose one**):

1. ☒ Motion for Relief from the Automatic Stay filed by Rocket Mortgage, LLC,  
 creditor,

A hearing has been scheduled for July 19, 2023, at 9 am.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- ☐ Certification of Default filed by \_\_\_\_\_,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

- ☐ Payments have been made in the amount of \$ \_\_\_\_\_, but have not  
 been accounted for. Documentation in support is attached.

☒ Payments have not been made for the following reasons and debtor proposes

repayment as follows (**explain your answer**):

I paid the post-petition arrears in the amount of \$5,595.18 on June 29, 2023 (See attached) and will resume payments in July 2023.

☐ Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 7/12/2023

/s/ John S. Agugliaro  
Debtor's Signature

Date: \_\_\_\_\_

\_\_\_\_\_  
Debtor's Signature

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

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# ROCKET Mortgage

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Hi John,

Your payment has been scheduled for the loan ending in 5142.

## Loan Information

|                              |               |
|------------------------------|---------------|
| Scheduled Date:              | June 29, 2023 |
| Payment Amount:              | \$5,595.18    |
| From Bank Account Ending in: | 0879          |
| Payment Confirmation Code:   | N28F83GF      |

Keep in mind, it may take 1 to 2 business days for payments to be reflected in your bank account.

You can always visit [Rocket Mortgage®](#) to view your payment history, loan information and more.

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